



# Countrywise Horsebox Insurance

## Product Guide

The MS Amlin motorised Horsebox insurance policy is now available as a digital product. This combines the assurance of our quality product and trusted brand, with the ease and speed of our online quote & bind platform.

### Key benefits

- Dedicated Horsebox policy wording with comprehensive benefits
- Add specialist Breakdown cover with a single click
- Uninsured Loss Recovery, Legal services & protected NCD (No Claim Discount) (for qualifying risks) included free of charge
- Emergency accommodation & travel expenses cover for driver & passengers
- 24/7 claims line
- Approved repairer network & use of industry expert claims assessors

### Horsebox Breakdown cover (optional)

- National coverage
- Available for vehicles up to 12.5 tons GVW (Gross Vehicle Weight)
- Uses a countrywide network of specialist recovery agents who understand the particular needs of our horsebox clients when dealing with animal welfare

### Why trading digitally makes sense

- Online platform available 24/7
- Immediate Quote & Bind functionality for New Business, Renewals and Mid-term adjustments
- 60 second Quote journey for simple risks
- 1 hour Service Level Agreement for referrals
- Immediate & clear document issue
- Flexibility to reduce rates using a commission slider or voluntary excess
- Automated MID (Motor Insurance Database) updates

### Risk examples within appetite

- Private individuals and business clients
- Motorised horseboxes of all values and sizes
- Carriage of horses, ponies and the like for personal use
- Transportation of horses in the care of the policyholder, including where the policyholder receives payment or reward
- Single vehicle & Fleet size risks

## Standard covers

The following covers that are provided in connection with the use of the insured vehicle, are subject to various terms and limitations contained within the MS Amlin policy wording. Full details are available upon request.

### Third Party Liabilities

- Liability for death or bodily injury caused to a third party as required by the Road Traffic Act
- Third party property damage, including expenses up to £5,000,000 (£1,200,000 where hazardous goods)
- Cover extended to any person, company, local authority or other body with whom the policyholder has entered into a contract with and is undertaking work for
- Emergency treatment as required by the Road Traffic Act
- Cross liabilities when policy is in the name of more than 1 person or company
- Movement of third party vehicles that impede legitimate access of the insured vehicle
- Unauthorised use of the insured vehicle by an employee of the Policyholder

### Uninsured Loss Recovery & Legal Services

- Uninsured loss recovery, including legal costs & expenses
- Legal fees incurred for representation if proceedings are being taken against you or any authorised driver or operator
- Legal advice on personal legal matters within the laws of the member states of the European Union
- United Kingdom tax advice on personal tax matters
- Consumer Legal Services

### Protected No Claim Discount

- Free of charge for all risk having entitlement of 4 or more years NCD

### Fire and Theft Cover (when Third Party Fire & Theft Cover is selected)

- Loss of or damage to vehicle caused by fire, lightning, explosion or (attempted) theft
- Personal Effects cover

### Damage, Fire and Theft Cover (when Comprehensive Cover is selected)

- Loss of or damage to vehicle caused by accidental damage, fire, lightning, explosion or (attempted) theft
- Costs of incorrect fuelling and fuel contamination damage
- Loss or damage to the insured vehicle while in the possession of a member of the motor trade for service or repair or while being driven for the purpose of manoeuvring or parking by an employee of a hotel or restaurant valet service or other parking attendant
- Cost of replacement of glass and windscreen
- Loss of, or damage to the audio, visual, and navigation equipment
- Personal accident cover for driver where accident results in death or loss of limb or sight
- Emergency accommodation and travel expenses
- Medical expenses cover
- Child car seat cover
- Enhanced level of Personal Effects cover

## Contact our experienced team

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## To sign up please contact

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For UK broker use only, for full terms, conditions and exclusions please refer to policy wording.

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